

Debtor 1 ARMANDO S. GUERRA Case number (if known) 19-26958  
Name

**Fill in this information to identify the case:**

Debtor 1 ARMANDO S. GUERRA  
Debtor 2 \_\_\_\_\_  
(Spouse, if filing)  
Unites States Bankruptcy Court for District of New Jersey  
the: \_\_\_\_\_ (State)  
Case Number: 19-26958

**Form 4100N**

**Notice of Final Cure Payment**

**10/15**

File a separate notice for each creditor.

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the prepetition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

**Part 1: Mortgage Information**

Name of creditor: THE BANK OF NEW YORK MELLON Court claim no. (if known): 4  
Last 4 digits of any number you use to identify the debtor's account 2 0 1 6  
Property Address: 437 REDCLIFFE ST  
ELIZABETH, NJ 07206

**Part 2: Cure Amount**

Total cure disbursements made by the trustee:	Amount
a. Allowed prepetition arrearage (or total allowed amount for a mortgage paid in full through the plan):	(a) \$17,954.12
b. Prepetition arrearage paid by the trustee:	(b) \$17,954.12
c. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):	(c) SEE REGISTRY IF APPLICABLE
d. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee:	(d) \$0.00
e. Allowed postpetition arrearage:	(e) \$0.00
f. Postpetition arrearage paid by the trustee:	+ (f) \$0.00
g. <b>Total.</b> Add lines b, d, and f.	(g) \$17,954.12

**Part 3: Postpetition Mortgage Payment**

Check one

☐ Mortgage is paid through the trustee.

☒ Mortgage is paid directly by the debtor(s).

Debtor 1

ARMANDO S. GUERRA

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**Part 4: A Response Is Required By Bankruptcy Rule 3002.1(g)**

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs, and escrow amounts due, and (ii) consistent with § 1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject the creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.



Date 11/08/2022

Signature

Trustee Marie-Ann Greenberg

Address 30 TWO BRIDGES ROAD  
SUITE 330  
FAIRFIELD, NJ 07004-1550

Contact phone (973) 227-2840

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**19-26958**

**CERTIFICATE OF SERVICE**

I did this date serve the attached document(s) on the parties listed below by placing the same in the United States mail with proper postage affixed thereto and addressed as follows:

Debtor(s):

ARMANDO S. GUERRA  
437 REDCLIFFE ST.  
ELIZABETHPORT, NJ 07206-1029

Debtor(s) Counsel:

CABANILLAS & ASSOCIATES, PC  
120 BLOOMINGDALE ROAD  
SUITE 400  
WHITE PLAINS, NY 10605

Creditor:

STEWART LEGAL GROUP,  
P.L.  
401 EAST JACKSON ST  
SUITE 2340  
TAMPA, FL 33602

THE BANK OF NEW YORK MELLON  
SPECIALIZED LOAN SERVICING LLC  
8742 LUCENT BLVD STE 300  
HIGHLANDS RANCH, CO 80129

Date: 11/8/2022

/s/ CharlesDArrigo

30 TWO BRIDGES ROAD  
SUITE 330  
FAIRFIELD, NJ 07004-1550